

In re:
Alfred G. Khallouf
Elsi G. Khallouf
Debtors

Case No. 20-10356-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 22, 2023

Form ID: 138OBJ

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:

Recip ID	Recipient Name and Address
db	# Alfred G. Khallouf, 5308 Stenton Drive, Bethlehem, PA 18017-8226
jdb	Elsi G. Khallouf, 5308 Stenton Drive, Bethlehem, PA 18017-8226
14522066	+ Law Office of Kevin K. Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14522086	+ Law Office of Kevin Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14454507	Nissan Motor Acceptance Corporation, PO Box 742658, Cincinnati, OH 45274-2658
14521406	+ Nissan Motor Acceptance Corporation, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14454509	Olga Ramos, 691 Dixon St, Allentown, PA 18103-4979
14454510	+ Penny Mac Mortgage, PO Box 514387, Los Angeles, CA 90051-4387
14553625	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14463826	+ Pennymac Loan Services, LLC, c/o MARIO J. HANYON, Phelan Hallinan & Schmieg, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814
14463761	Pennymac Loan Services, LLC, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14553741	+ Pennymac Loan Services, LLC, c/o ANN E. SWARTZ, McCabe, Wesberg & Conway, P.C., 123 South Broad Street, Suite 2080 Philadelphia, PA 19109-1031
14454511	Pinnacle Bank DBA Apex, 318 S Clinton St Ste 400, Syracuse, NY 13202-1127
14474630	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14463138	+ WELLS FARGO BANK, N.A., Jill Manuel-Coughlin, Esquire, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
14460656	+ Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex Drive, Suite 215, Trevose, PA 19053-6980
14454518	+ Wells Fargo Financial Ed. Service, PO Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 23 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 23 2023 00:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14454501	+ Email/PDF: bncnotices@becket-lee.com	Feb 23 2023 00:30:56	AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
14583871	Email/PDF: bncnotices@becket-lee.com	Feb 23 2023 00:31:03	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14473144	Email/PDF: bncnotices@becket-lee.com	Feb 23 2023 00:30:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14454502	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 23 2023 00:25:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238

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14460782	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 23 2023 00:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14454503	^ MEBN	Feb 23 2023 00:20:01	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14454504	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 23 2023 00:31:01	Capital One Bank (USA), N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
14458507	+ Email/PDF: ebn_ais@aisinfo.com	Feb 23 2023 00:30:58	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14454505	Email/Text: mrdiscen@discover.com	Feb 23 2023 00:25:00	Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850-5316
14459725	Email/Text: mrdiscen@discover.com	Feb 23 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14454506	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 23 2023 00:31:01	JPMCB Card Services, PO Box 15298, Wilmington, DE 19850-5298
14470904	+ Email/Text: RASEBN@raslg.com	Feb 23 2023 00:25:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14486513	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 00:30:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14521223	^ MEBN	Feb 23 2023 00:20:03	Nissan Motor Acceptance Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14469865	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 23 2023 00:25:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
14454508	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 23 2023 00:25:00	Nissan-Infinit LT, PO Box 660366, Dallas, TX 75266-0366
14489175	+ Email/PDF: ebnotices@pnmac.com	Feb 23 2023 00:31:03	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14454512	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 23 2023 00:30:59	Sears, PO Box 6217, Sioux Falls, SD 57117-6217
14454513	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Feb 23 2023 00:25:00	State Farm Ban, PO Box 2313, Bloomington, IL 61702-2313
14454514	Email/PDF: gecsed@recoverycorp.com	Feb 23 2023 00:30:58	Synchrony Bank/Lowes, PO Box 956005, Orlando, FL 32801
14483486	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 23 2023 00:25:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14454515	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 23 2023 00:25:00	US Bank, PO Box 108, Saint Louis, MO 63166-0108
14454516	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 23 2023 00:25:00	US Department Of Education, 2401 International Ln, Madison, WI 53704-3121
14454517	Email/Text: bkelectronicnotices@usaa.com	Feb 23 2023 00:25:00	USAA Saving Bank, 10750 W McDermott Fwy, San Antonio, TX 78288-1601
14485155	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 23 2023 00:30:58	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14461237	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 23 2023 00:31:02	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14454519	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 23 2023 00:30:54	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14522087	*+	Law Office of Kevin K Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14522075	*+	Law Office of Kevin K. Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14522077	*+	Law Office of Kevin K. Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nissan Motor Acceptance Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
KEVIN K. KERCHER	on behalf of Debtor Alfred G. Khallouf kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Joint Debtor Elsi G. Khallouf kevinkk@kercherlaw.com kevin@kercherlaw.com
MARIO J. HANYON	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-law.com, mcohen@mw-law.com
MARISA MYERS COHEN	on behalf of Creditor Pennymac Loan Services LLC ecfmail@mw-law.com, mcohen@mw-law.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Alfred G. Khallouf and Elsi G.
Khallouf

Debtor(s)

Case No: 20-10356-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/22/23